



2001 Bishops Gate Blvd
Mt. Laurel, NJ 08054

March 20, 2015

Tel: 877-387-9031
Fax: 856-917-2848

Loan Number: 2019360540
384 WALNUT STREET
BUFFALO, NY 14204

CHRISTOPHE M WHITE
384 WALNUT STREET
BUFFALO, NY 142040000

DENIAL NOTICE

Dear Customer (s)

As your Case Manager I, Donald Szalasny remain committed to working with you. Please contact me with any questions that you have regarding your account or the information contained within this letter. My direct contact number is 877-387-9031, extension 85372. If you cannot reach me and do not wish to leave a message, you may press 0 and another Case Manager will assist you.

PLEASE NOTE THE FOLLOWING IMPORTANT COMMUNICATION REGARDING YOUR ACCOUNT.

Thank you for contacting us regarding your mortgage. Based upon the information you provided to us, our review of your financial and other information indicates that although you may have a hardship, you do not qualify for a Homeowners Assistance Program. Your mortgage payment is due for the 09/01/11 payment.

Our decision is based on the following reason (s):

We did not receive from you the contribution amount required for the modification and/or the signed modification.

We recognize that this may be disappointing news for you. However, in order to avoid the negative impact to your credit rating resulting from late payments and to avoid foreclosure, it is important that you make your mortgage payment by the scheduled due date.

For questions about your mortgage payment, including the total amount due, please contact us at the number referenced above. Please send your payment in the total amount due to:

Log in to www.us.hsbc.com — your servicing website connection.